

**Agenda**  
**State Banking Commission Meeting**  
**November 5, 2014**  
**Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC**

1. Opening Remarks  
Janet Cowell, Chairwoman, State Banking Commission
2. Roll Call - Determination of Quorum  
Minda Ray, Secretary
3. Approval of Minutes of July 30, 2014 Called Commission Meeting  
Janet Cowell, Chairwoman, State Banking Commission
4. Approval of Minutes of August 20, 2014 Commission Meeting  
Janet Cowell, Chairwoman, State Banking Commission
5. Application from Bank of North Carolina, Thomasville, North Carolina to merge and be the survivor of said merger with Harbor National Bank, Charleston, South Carolina.  
  
Speakers:  
Richard D. Callicutt, President/CEO – Bank of North Carolina  
Nathan Kutt, Attorney – Womble Carlyle Sandridge & Rice, LLP  
Steve Dunlevie, Partner – Womble Carlyle Sandridge & Rice, LLP
6. OCOB Financial Position Update  
Elizabeth Hammond, CFO
7. Community Banking in the 21<sup>st</sup> Century  
Pressley Ridgill, Commission Member and President/CEO  
NewBridge Bancorp
8. Strategic Advisory Working Group Update  
Janet Cowell, Chairwoman, State Banking Commission
9. Virtual Currency Work Group Update  
Chad Paul, State Banking Commission Member

10.           Proposed 2015 Meeting Dates  
              Janet Cowell, Chairwoman, State Banking Commission
11.           Chief Deputy Commissioner's Comments  
              Rowe Campbell, Chief Deputy Commissioner of Banks
12.           Closing Remarks and Adjournment  
              Janet Cowell, Chairwoman, State Banking Commission